

# HELPFUL RESOURCES TO PREPARE FOR STUDENT LOAN REPAYMENT

## Prepare for Student Loan Payments to Restart:

This page outlines important information that borrowers need to know ahead of repayment resuming, recommend actions for borrowers to take as they prepare, and a “frequently asked questions” section.



## Repaying Student Loans for the First Time:

This page provides helpful information to borrowers who will be making payments for the first time since the COVID-19 pandemic-related pause.



## Loan Forgiveness

There are various loan forgiveness programs that are available for borrowers who meet certain criteria and circumstances.



## One-Time Federal Student Loan Debt Relief

Stay apprised of latest updates on the administration’s debt relief plans.



## Fresh Start

This initiative aims to assist delinquent and defaulted borrowers enter back into repayment in good standing.



## Public Service Loan Forgiveness (PSLF)

The PSLF program is for borrowers working in public service who are employed by qualifying employers and meet the criteria to receive forgiveness.



## The Office of Federal Student Aid’s (FSA) “Repaying Your Loans” Booklet

This resource outlines information related to the repayment of federal Direct Loans, Perkins Loans, and FFEL loans.



## Income-Driven Repayment (IDR) Plans

Learn more about the four available IDR plans that determine your monthly student loan payment based on your income and family size.



## Student Loan Deferment and Forbearance

Deferment and forbearance are options that allow borrowers in short-term financial distress to temporarily stop making payments.



## Student Loan Delinquency and Default

Federal student loans become delinquent when a borrower misses a payment. A loan may go into default if the borrower does not make a payment in a certain amount of time. FSA outlines delinquency/default and actions borrowers can take if they believe their loans were mistakenly put in default.

